

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS**

IN RE  
KRAFTE, Barbara

Debtor(s)

Chapter 13  
Case No. 16-14690-JNF

**TRUSTEE'S OBJECTION TO CONFIRMATION OF THE DEBTOR'S CHAPTER 13  
PLAN**

Now comes Carolyn Bankowski, Standing Chapter 13 Trustee, and respectfully objects to the confirmation of the Debtor's Chapter 13 Plan (the "Plan"), and for reasons therefore says as follows:

1. The Debtor commenced this case by filing a petition on December 12, 2016.
2. On January 25, 2017, the Trustee presided over a 341 meeting of creditors and examined the Debtor.
3. On January 17, 2017, the Debtor filed the Plan. The Trustee cannot recommend the Plan for confirmation at this time. The Plan is not feasible.
4. First, according to Schedule I, the Debtor receives support in the sum of \$2,000.00 per month. However, the Debtor has failed to provide the Trustee with evidence of the support.
5. Second, the Plan provides for monthly plan payments of \$50.00 over a term of 36 months. According to Schedules I and J, the Debtor has negative projected disposable income of (\$2,586.00) which is not sufficient to fund the plan.
6. Third, the Debtor testified that she is in arrears with the first mortgage with Bayview Financial Loan. The Plan fails to provide for the mortgage arrears.

**WHEREFORE** the Chapter 13 Trustee respectfully requests that the Court sustain her objection to confirmation, and for such other relief as is appropriate.

Dated: 1/31/17

Respectfully submitted,

By: /s/ Carolyn Bankowski  
Carolyn Bankowski, BBO#631056  
Patricia A. Remer, BBO#639594  
Standing Chapter 13 Trustee  
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**Certificate of Service**

The undersigned hereby certifies that on 1/31/17, a copy of the Trustee's Objection to Debtor's Chapter 13 Plan was served via first class mail, postage prepaid or by electronic notice on the debtor and debtor's counsel at the addresses set forth below.

Barbara Krafte  
410 Salem Street, Unit 402  
Wakefield, MA 01880

Matthew Desrochers, Esquire  
274 Main Street, #208  
Reading, MA 01867

/s/ Carolyn Bankowski